

In re:  
Ralph E. Miller, Jr.  
Alyce DiPietro-Miller  
Debtors

Case No. 19-17878-pmm  
Chapter 13

District/off: 0313-2  
Date Rcvd: Jan 15, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 5  
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2025:**

Recip ID	Recipient Name and Address
db/jdb	Ralph E. Miller, Jr., Alyce DiPietro-Miller, 234 Scola Rd, Brookhaven, PA 19015
14441702	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14444467	+ Lakeview Loan Servicing LLC, c/o Kevin G. McDonald, Esq., KML Law Group, P.C., 701 Market street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 16 2025 00:17:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 16 2025 00:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14465552	Email/Text: ally@ebn.phinsolutions.com	Jan 16 2025 00:16:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14620433	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 16 2025 00:50:41	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14441677	+ Email/Text: ally@ebn.phinsolutions.com	Jan 16 2025 00:16:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14457429	Email/PDF: bncnotices@becket-lee.com	Jan 16 2025 00:34:28	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14441678	+ Email/PDF: bncnotices@becket-lee.com	Jan 16 2025 00:24:12	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14441681	Email/Text: bankruptcy@bbandt.com	Jan 16 2025 00:16:00	Bb&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
14448696	+ Email/Text: bankruptcy@bbandt.com	Jan 16 2025 00:16:00	Bb&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
14441679	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 16 2025 00:16:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
14463820	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 16 2025 00:16:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14441680	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 16 2025 00:16:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14451682	+ Email/PDF: ebn_ais@aisinfo.com	Jan 16 2025 00:36:31	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0313-2

User: admin

Page 2 of 5

Date Rcvd: Jan 15, 2025

Form ID: 138OBJ

Total Noticed: 71

14441683	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 16 2025 00:22:10	Capital One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14458012	Email/PDF: bncnotices@becket-lee.com	Jan 16 2025 00:36:21	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14441685	+ Email/Text: bankruptcycollections@citadelbanking.com	Jan 16 2025 00:17:00	Citadel FCU, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14441686	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 00:34:49	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14441689	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 00:36:31	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
14441687	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 00:34:45	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
14441688	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 00:22:51	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14464933	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 00:22:51	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14441690	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 00:35:41	Citibank/Exxon Mobile, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14441691	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 00:34:30	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14441692	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2025 00:16:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14441693	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2025 00:16:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14441694	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2025 00:16:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14441695	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2025 00:16:00	Comenity Bkl/ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14441697	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2025 00:16:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14441696	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2025 00:16:00	Comenitybank/trwrdsy, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14441698	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 16 2025 00:16:00	Comenitycapital/Uulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14441699	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 00:22:51	Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
14441701	Email/Text: mrdiscen@discover.com	Jan 16 2025 00:16:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14441700	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 16 2025 00:36:31	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14464979	Email/Text: bnc-quantum@quantum3group.com	Jan 16 2025 00:16:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14446849	Email/Text: mrdiscen@discover.com	Jan 16 2025 00:16:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14468275	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 16 2025 00:17:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14441684	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 16 2025 00:22:45	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

District/off: 0313-2

User: admin

Page 3 of 5

Date Recd: Jan 15, 2025

Form ID: 138OBJ

Total Noticed: 71

14455852	+ Email/Text: RASEBN@raslg.com	Jan 16 2025 00:16:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14441703	+ Email/Text: PBNCNotifications@perituservices.com	Jan 16 2025 00:16:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14470139	Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2025 00:34:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14473124	^ MEBN	Jan 16 2025 00:12:13	Lakeview Loan Servicing LLC, PO Box 840, Buffalo, NY 14240-0840
14441704	+ Email/Text: Documentfiling@lciinc.com	Jan 16 2025 00:16:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
14441705	Email/Text: camanagement@mtb.com	Jan 16 2025 00:16:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14465745	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 16 2025 00:23:59	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14441706	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 16 2025 00:22:46	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14457208	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 16 2025 00:16:00	Nissan Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
14441707	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 16 2025 00:16:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
14731569	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 16 2025 00:16:00	Nissan-Infiniti LT LLC fka Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
14460411	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2025 00:35:49	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14469201	Email/Text: bnc-quantum@quantum3group.com	Jan 16 2025 00:16:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14469182	Email/Text: bnc-quantum@quantum3group.com	Jan 16 2025 00:16:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14441708	^ MEBN	Jan 16 2025 00:12:10	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
14441709	+ Email/Text: clientservices@simonsagency.com	Jan 16 2025 00:17:00	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
14441710	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2025 00:36:57	Synch Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14441713	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2025 00:35:41	Synch/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14441714	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2025 00:35:41	Synch/Mitsubishi-Hm Ds, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14441711	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2025 00:35:45	Synch/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14441712	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2025 00:23:52	Synch/horizn, Po Box 965036, Orlando, FL 32896-5036
14470793	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 16 2025 00:36:32	Synchrony Bank by AIS InfoSources LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14441716	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2025 00:34:41	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14441717	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2025 00:22:11	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

District/off: 0313-2

Date Rcvd: Jan 15, 2025

User: admin

Form ID: 138OBJ

Page 4 of 5

Total Noticed: 71

14441718	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2025 00:22:43	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14441719	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2025 00:22:43	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14441720	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 16 2025 00:35:49	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14473538	+ Email/Text: bncmail@w-legal.com	Jan 16 2025 00:17:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14458792	+ Email/Text: tdebn@credbankserv.com	Jan 16 2025 00:16:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14441721	+ Email/Text: bncmail@w-legal.com	Jan 16 2025 00:16:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
14441722	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 16 2025 00:17:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 68

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14441682		Best Buy/cbna
14441715		Syncb/walmart

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com
JEANNE MARIE CELLA	on behalf of Debtor Ralph E. Miller Jr. paralegal@lawjmc.com, r46298@notify.bestcase.com;pennduke@gmail.com
JEANNE MARIE CELLA	on behalf of Joint Debtor Alyce DiPietro-Miller paralegal@lawjmc.com r46298@notify.bestcase.com;pennduke@gmail.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	

District/off: 0313-2

User: admin

Page 5 of 5

Date Rcvd: Jan 15, 2025

Form ID: 138OBJ

Total Noticed: 71

on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:  
Ralph E. Miller Jr. ) Case No. 19-17878-pmm  
)  
)  
Alyce DiPietro-Miller ) Chapter: 13  
)  
Debtor(s). )

**NOTICE OF DEADLINE TO OBJECT TO DISCHARGE**

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: January 15, 2025

For The Court

Timothy B. McGrath  
Clerk of Court